

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION

IN RE: : CASE NO. 19-10473
CHAPTER 13
GISELE S. REED : JUDGE BETH A. BUCHANAN
DEBTOR(S) : TRUSTEE'S REPORT

1. Comes now the Chapter 13 Trustee, Margaret A. Burks and files this Report based upon information obtained from the 341 meeting of creditors. The Trustee has conducted a Meeting of Creditors pursuant to 11 U.S.C. Section 341. The petition, schedules, and plan have been examined.

2. 341 MEETING DATE: April 8, 2019

3. DATE OF CONFIRMATION: May 16, 2019

4. Meeting Held: Yes
Plan Percentage: 100%

5. Debtor(s) Appeared: Yes

6. Trustee does not recommend this case for confirmation at this time.

7. The Chapter 13 was filed because co-signing for family members - son on repossessed car, and used to assist brother on real estate taxes family property they now co-owned - Kirkup property. Debtor reports that she no longer contributes to upkeep of Kirkup, into which her brother intends to move in the coming months.

NOTE: Some of the requests under paragraph 11, below, have to do with documenting the fact that although debtor's brother reportedly services the tax debt on the Kirkup property, the debtor remains in title, and debtor needs to reflect the debt service and insurance maintained by her brother.

8. Counsel to upload payroll deduction order.

9. The following creditors were present: None

10. Creditor objection: American Honda Finance Corp.

11. The Trustee requested information herein pursuant to 11 U.S.C. Sec. 521(a)(3).

The 341 meeting is continued until April 22, 2019 at 8:30 a.m.; confirmation date is May 16, 2019 at 2:00 p.m. The following documents and information must be provided in file stamped form to the Trustee at the continued 341 meeting.

- a) Amend Liquidation Analysis - debtor owns ½ of brother's intended residence, free and clear property (less outstanding taxes)- equity was left off - will her interest in this property make

- this make case ``solvent``?
- b) Amend Schedule H - add son (Wendell Reed) - loan is a deficiency held by Ally Financial already on Schedule F in line 4.1.
 - c) Amend Plan - is brother current on taxes for Kirkup property? Provide for brother paying Treasurer. Brother intends to move in within six (6) months.
 - d) Is brother maintaining insurance on Kirkup? If not, debtor may need to maintain liability insurance protecting herself.
 - e) Review Schedule I - base salary is \$8,129.33 (\$3,752.40 bi-weekly). Is Schedule I accurate?
 - f) Son at home is employed - either take off of Means Test, or show his income on 122C **and** Schedule I.
 - g) Resolve objection filed by American Honda Finance Corp.

12. Annual status report beginning April 30, 2020 on tithing.

Respectfully submitted,

/s/ Margaret A. Burks, Esq.
Margaret A. Burks, Esq.
Chapter 13 Trustee
Attorney Reg. No. OH 0030377

Francis J. DiCesare, Esq.
Staff Attorney
Attorney Reg. No. OH 0038798

Tammy E. Stickley, Esq.
Staff Attorney
Attorney Reg. No. OH 0090122

600 Vine Street, Suite 2200
Cincinnati, OH 45202
513-621-4488
513 621-2643 (facsimile)
mburks@cinn13.org Correspondence only
fdicesare@cinn13.org
tstickley@cinn13.org

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Trustee's Report was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and (ii) by **ordinary U.S. Mail** on April 10, 2019 addressed to:

Gisele S. Reed
debtor(s)
3969 Zinsle Ave.
Cincinnati, OH 45213

/s/ Margaret A. Burks, Esq.
Margaret A. Burks, Esq.